

Fact Sheet: Medicare Part D Early Overview



This fact sheet is designed to help you begin to learn about Medicare Part D. It does not imply endorsement of any option by the Washington State Office of the Insurance Commissioner or its SHIBA HelpLine service.

The Medicare prescription drug program started in 2004 with “transitional benefits” (a Medicare Rx discount card and a low-income credit). The full “Medicare Part D” benefit program takes effect in 2006, with enrollment beginning late in 2005.

The transitional benefits of 2004-2005 did not apply to all Medicare beneficiaries. They did not require action, and there was no penalty for not enrolling. **However, the Medicare Part D drug program will affect all beneficiaries.** It will change the way most receive coverage, and could mean penalties for missed enrollment deadlines.

Enrollment in Medicare Part D is voluntary, but there are penalties for some who enroll later than the open enrollment period between November 15, 2005 and May 15, 2006. Some people may be automatically enrolled, or may lose opportunities or protections, if they don't choose during this period. Some types of plans will no longer exist after 2005. Some other government programs may also be affected.

Enrollees must act carefully to ensure they get the best coverage.

The OIC's SHIBA HelpLine, a volunteer-based counseling and advocacy service for health coverage and prescription access, is ready to help you understand your new options and make informed decisions. Hundreds of volunteers statewide stand ready to assist you or your group through individual counseling or group workshops.

In these early months, information is changing as government agencies determine the implications of the Medicare legislation, so no one has all the facts yet. But as 2005 unfolds, SHIBA HelpLine will be Washington's central source for Medicare Part D information. Our Medicare Rx web page at <http://www.insurance.wa.gov/consumers/medicare/medprescriptdrugs.asp> will be updated regularly to reflect the most current resources and news available. Watch for local presentations and new publications to help you understand your rights, make sound choices, and take appropriate actions.

SHIBA HelpLine counselors are available to discuss your questions and concerns right now. Just call our free Hotline at **1-800-562-6900**. We're your free, unbiased, and expert resource for Medicare information, and we're here to help!

Washington State Office of the Insurance Commissioner's Toll-Free Hot Line

Consumer Protection Hotline

1-800-562-6900

TDD: 1-360-586-0241



How can we help you?

The Consumer Protection Hotline can help if you:

- Had a claim denied and don't know why.
- Feel an insurance company has delayed your claim.
- Feel an insurance company has treated you unfairly
- Feel an insurance company/agent has broken the law.
- Have lost coverage and want to know your rights.
- Don't understand coordination of insurance benefits.
- Have questions regarding terms/conditions of a policy.
- Can't afford health care coverage or prescription drugs.
- Need help with Medicare eligibility/enrollment.
- Don't know if your children qualify for free health insurance.
- Aren't sure how to choose and finance long-term care.
- Want to know public health coverage options (Medicare, Medicaid, etc.) or how to fill gaps in Medicare.
- Don't know why your health insurance didn't cover a service.

One toll-free call connects you to OIC Consumer Protection!

- Have an operator connect you to the right staff member *or* local counselor for your needs.
- Order any of the OIC's many publications.
- Get bilingual help.

CONSUMER PROTECTION IS:

Consumer Advocacy

Expert professional staff answer questions and educate you regarding problems with any kind of insurance or insurance company—**auto, life, disability, health, homeowner/tenant, or other**. We have the authority to investigate complaints against insurers and agents, provide dispute resolution, and enforce insurance law on your behalf.

www.insurance.wa.gov

SHIBA* HelpLine

***(Statewide Health Insurance Benefits Advisors HelpLine)**

Counselors/educators assist and advocate for you regarding **health insurance and health care/prescription access**. A state-wide volunteer network offers individual counseling and group education in **local communities** to help you understand your rights and options. We help with **private insurance and public programs**, policy evaluations, billings, appeals, and more.

www.insurance.wa.gov/consumers/shiba/default.asp